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**Peter K. Trzyna, Esq.**

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# Fax

**To:** MS: PCT-Missing Parts

**Re:** 10/581,419 Response to Notification

**Firm:** United States Patent and Trademark Office **Date / Time:** November 14, 2006

**Street Address:**

**Phone:**

**City, State Zip:** Alexandria, VA 22313-1450 **Fax:** (571) 273-8300

**cc:**

**No. of Pages:** 14 (including cover)

PRIVACY AND CONFIDENTIALITY NOTICE

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**Message:**

This fax replaces the one before it.  
Only 12 pgs received of last fax.

I hereby certify that this correspondence is being filed by facsimile and addressed to MS: PCT Missing Parts, Commissioner of Patents, P.O. Box 1450, Washington, D.C. 22313 on the date indicated below.

Date: November 14, 2006

Signed:   
Peter K. Trzynka (Reg. No. 32,601)

PATENT

Paper No.

File No. MCEA-P6-06

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Inventors	:	CABALLERO, Crispina O., CONROY, Thomas F., EISENBERG, Steven A., HOLLAND, Brian G., KRAYSLER, Stephen F., MANN, Richard W., UNDERWOOD, Charles M. II
Serial No.	:	10/581,419
Filed	:	June 2, 2006
For	:	COMPUTER-AIDED METHOD FOR MANAGING AN INSURANCE RESERVE REQUIREMENT BY SEGMENTING RISK COMPONENTS IN A REINSURANCE TRANSACTION
Group Art Unit	:	
Examiner	:	

MS: PCT Missing Parts  
The Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**TRANSMITTAL LETTER**

S I R :

Transmitted herewith for filing in the above-identified patent application is the following:


1. Notification of Missing Requirements Under 35 U.S.C. 317 in the United States Designated/Elected Office;
2. Response to Notification of Missing Requirements Under 35 U.S.C. 317 in the United States Designated/Elected Office;
3. Combined Declaration and Power of Attorney;
4. Change of Attorney Reference Number; and

5. Petition for Extension of Time.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

  
Peter K. Trzyna  
Reg. No. 32,601  
Customer No. 28710

Date: November 14, 2006

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824



## UNITED STATES PATENT AND TRADEMARK OFFICE

UNITED STATES DEPARTMENT OF COMMERCE  
United States Patent and Trademark Office  
Address: COMMISSIONER, FOR PATENTS  
P.O. Box 1450  
Alexandria, Virginia 22313-1450  
www.uspto.gov

U.S. APPLICATION NUMBER NO.	FIRST NAMED APPLICANT	ATTY. DOCKET NO.
10/581,419	Crispina Caballero	MCEA-P5-04
INTERNATIONAL APPLICATION NO.		
PCT/US04/37000		
I.A. FILING DATE	PRIORITY DATE	
11/04/2004	11/04/2003	

Peter K Trzyna  
P O Box 7131  
Chicago, IL 60680

CONFIRMATION NO. 3775  
371 FORMALITIES LETTER

\*OC000000020236325\*

Date Mailed: 08/30/2006

### NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated / Elected Office (37 CFR 1.495).

- Indication of Small Entity Status
- Copy of the International Application filed on 06/02/2006
- Copy of the International Search Report filed on 06/02/2006
- Copy of IPE Report filed on 06/02/2006
- Copy of Annexes to the IPE filed on 06/02/2006
- Small Entity Statement filed on 06/02/2006
- U.S. Basic National Fees filed on 06/02/2006
- Priority Documents filed on 06/02/2006
- Specification filed on 06/02/2006
- Claims filed on 06/02/2006
- Abstracts filed on 06/02/2006
- Drawings filed on 06/02/2006

The applicant needs to satisfy supplemental fees problems indicated below.

The following items **MUST** be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371:

- Additional claim fees of \$1250 as a small entity, including any required multiple dependent claim fee, are required. Applicant must submit the additional claim fees or cancel the additional claims for which fees are due.
- Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date.

**SUMMARY OF FEES DUE:**

Total additional fees required for this application is **\$1400** for a Small Entity:

- The application search fee has not been paid. Applicant must submit **\$50** to complete the search fee. Note a surcharge will be required if submitted later than commencement of the national stage (37 CFR 1.492(h)) and the basic national fee was not paid before July 1, 2005.
- The application examination fee has not been paid. Applicant must submit **\$100** to complete the examination fee for a small entity in compliance with 37 CFR 1.27. Note a surcharge will be required if submitted later than commencement of the national stage (37 CFR 1.492(h)) and the basic national fee was not paid before July 1, 2005.
- Total additional claim fee(s) for this application is **\$ 1250**
  - **\$1250** for **97** total claims over 20.

**ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTHS FROM THE DATE OF THIS NOTICE OR BY 32 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.**

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

*A copy of this notice **MUST** be returned with the response.*

VONDA M WALLACE

Telephone: (703) 308-9140 EXT 225

**PART 1 - ATTORNEY/APPLICANT COPY**

U.S. APPLICATION NUMBER NO.	INTERNATIONAL APPLICATION NO.	ATTY. DOCKET NO.
10/581,419	PCT/US04/37000	MCEA-P5-04

FORM PCT/DO/EO/905 (371 Formalities Notice)

I hereby certify that this correspondence is being filed by facsimile  
and addressed to MS: PCT Missing Parts, Commissioner of Patents,  
P.O. Box 1450, Washington, D.C. 22313 on the date indicated below.

Date: November 14, 2006

Signed:   
Peter K. Trzyna (Reg. No. 38,804)

PATENT

Paper No.

File No. MCEA-P6-06

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventors	:	CABALLERO, Crispina O., CONROY, Thomas F., EISENBERG, Steven A., HOLLAND, Brian G., KRAYSLE, Stephen F., MANN, Richard W., UNDERWOOD, Charles M. II
Serial No.	:	10/581,419
Filed	:	June 2, 2006
For	:	COMPUTER-AIDED METHOD FOR MANAGING AN INSURANCE RESERVE REQUIREMENT BY SEGMENTING RISK COMPONENTS IN A REINSURANCE TRANSACTION
Group Art Unit	:	
Examiner	:	

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MS: PCT Missing Parts  
The Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NOTIFICATION OF MISSING REQUIREMENTS  
UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE**

S I R :

According to the Notification of Missing Requirements Under 35 U.S.C. 317 in  
the United States Designated/Elected Office mailed August 30, 2006, the above-identified  
application was filed without a Declaration and Power of Attorney. Please enter the enclosed  
Declaration and Power of Attorney in the above-identified matter.

The paper mailed August 30, 2006, further states that fees are due. Please  
charge any fees associated with the above-identified patent application or credit any overcharges

Ser. No. 10/581,419  
Atty. Ref. No. MCEA-P6-06  
Art Unit: Unknown

to Deposit Account No. 50-0235.

**Applicant claims small entity status.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



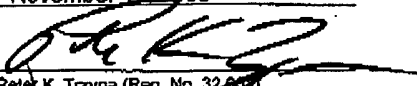
Peter K. Trzyzna  
Reg. No. 32,601  
Customer No. 28710

Date: November 14, 2006

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824

I hereby certify that this correspondence is being filed by facsimile  
and addressed to MS: PCT Missing Parts, Commissioner of Patents,  
P.O. Box 1450, Washington, D.C. 22313 on the date indicated below.

Date: November 14, 2006

Signed:   
Peter K. Trzyna (Reg. No. 32,897)

PATENT

Paper No.

File No. MCEA-P6-06

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventors	:	CABALLERO, Crispina O., CONROY, Thomas F., EISENBERG, Steven A., HOLLAND, Brian G., KRAYSLER, Stephen F., MANN, Richard W., UNDERWOOD, Charles M. II
Serial No.	:	10/581,419
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Group Art Unit	:	
Examiner	:	

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MS: PCT Missing Parts  
The Commissioner of Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**CHANGE OF ATTORNEY REFERNECE NUMBER**

S I R :

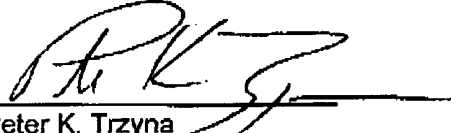
Please change the attorney reference number for the above identified-identified  
application to from MCEA-P5-04 to MCEA-P6-06.

**Applicant claims small entity status.** The Commissioner is hereby  
authorized to charge any fees associated with the above-identified patent application or credit any  
overcharges to Deposit Account No. 50-0235.

Ser. No. 10/581,419  
Atty. Ref. No. MCEA-P6-06  
Art Unit: Unknown

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'PK Trzyna', written over a horizontal line.

Peter K. Trzyna  
Reg. No. 32,601  
Customer No. 28710

Date: November 14, 2006

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Chicago, IL 60680-7131  
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